



# Earn even more rewards with electric vehicle charging purchases

There is an exciting new way to earn additional rewards on your CIBC credit card. Effective April 20, 2023, you can earn bonus rewards on electric vehicle charging purchases. Please take a moment to review the below information as part of your card Benefits Guide.

## Aventura Points earned for every \$1 spent on purchases of eligible electric vehicle charging<sup>1</sup>

CIBC Aventura® Visa Infinite Privilege* Card	2 <sup>1</sup>
CIBC Aventura® Visa Infinite* Card	1.5 <sup>1</sup>
CIBC Aventura® Gold Visa* Card	1.5 <sup>1</sup>
CIBC Aventura® Visa* Card / CIBC Aventura® Visa* Card for Students	1 <sup>1</sup>
CIBC Aventura® World Mastercard® Card	1.5 <sup>1</sup>
CIBC Aventura® World Elite® Mastercard® Card	1.5 <sup>1</sup>
CIBC Aventura® Visa* Card for Business / CIBC Aventura® Visa* Card for Business <i>Plus</i>	1.5 <sup>1</sup>

## Cash back for every \$1 spent on purchases of eligible electric vehicle charging<sup>2</sup>

CIBC Dividend® Visa Infinite* Card	4% <sup>2</sup>
CIBC Dividend Platinum® Visa* Card	3% <sup>2</sup>
CIBC Dividend® Visa* Card / CIBC Dividend® Visa* Card for Students	1% <sup>2</sup>

## Aeroplan points earned for every \$1 spent on purchases of eligible electric vehicle charging<sup>3</sup>

CIBC Aeroplan® Visa Infinite Privilege* Card	1.5 <sup>3</sup>
CIBC Aeroplan® Visa Infinite* Card	1.5 <sup>3</sup>
CIBC Aeroplan® Visa* Card / CIBC Aeroplan® Visa* Card for Students	1 <sup>3</sup>
CIBC Aerogold® Visa* Card	1.5 <sup>3</sup>

## We're here to help with your credit card needs

All other terms and conditions of your Benefits Guide remain unchanged. By continuing to use your credit card account after this addition takes effect, you are accepting this addition. Of course, you have the option to cancel your credit card account without cost within 30 days of the addition taking effect by contacting us at [1 800 465-4653](tel:18004654653) in Canada & the US, or from elsewhere collect at [514 861-4653](tel:5148614653); alternatively you may contact your CIBC Banking Advisor. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your CIBC Cardholder Agreement unless otherwise defined.

Thank you for being a CIBC cardholder.

<sup>1</sup> Earn 2 Aventura Points for CIBC Aventura® Visa Infinite Privilege® Card or 1.5 Aventura Points for CIBC Aventura® Visa Infinite® Card, CIBC Aventura® Gold Visa® Card, CIBC Aventura® World Mastercard® Card, CIBC Aventura® World Elite® Mastercard® Card, CIBC Aventura® Visa® Card for Business and CIBC Aventura® Visa® Card for Business *Plus* or 1 Aventura Point for CIBC Aventura® Visa® Card and CIBC Aventura® Visa® Card for Students per dollar charged to the card on purchases (excluding returns) at merchants classified in the Credit Card network as electric vehicle charging with a merchant category code of MCC 5552. This bonus Aventura Points offer is only available on the first \$200,000 for CIBC Aventura® Visa Infinite Privilege® Card, \$80,000 for CIBC Aventura® Visa Infinite® Card, CIBC Aventura® Gold Visa® Card, CIBC Aventura® World Mastercard® Card, CIBC Aventura® World Elite® Mastercard® Card, CIBC Aventura® Visa® Card for Business and CIBC Aventura® Visa® Card for Business *Plus* or \$6,000 for CIBC Aventura® Visa® Card and CIBC Aventura® Visa® Card for Students in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after that, net annual card purchases at merchants classified as electric vehicle charging with a merchant category code of MCC 5552 will earn Aventura Points at the regular rate. The \$200,000, \$80,000 or \$6,000 limit, as applicable, will reset to zero after the day your December statement is printed.

<sup>2</sup> Earn 4% for CIBC Dividend® Visa Infinite® Card, 3% for CIBC Dividend Platinum® Visa® Card or 1% for CIBC Dividend® Visa® Card and CIBC Dividend® Visa® Card for Students cash back on purchases, less returns, at merchants classified in the Credit Card network as electric vehicle charging with a merchant category code of MCC 5552. The 4%, 3% or 1% respective cash-back offers are only available on the first \$80,000 in net annual card purchases, meaning all card purchases by all cardholders, at any type of merchant, or \$20,000 on grocery stores, supermarkets, gas service stations and automated fuel-dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including merchants classified as electric vehicle charging with a merchant category code of MCC 5552 will earn at the regular rate of 1% for CIBC Dividend® Visa Infinite® Card and CIBC Dividend Platinum® Visa® Card or 0.5% for CIBC Dividend® Visa® Card and CIBC Dividend® Visa® Card for Students. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchants and merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, CIBC Global Money Transfers™, interest, fees, balance transfers, payments or CIBC Convenience Cheques. Credits for returns made on your account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate.

<sup>3</sup> Earn bonus rate of 1.5 Aeroplan points for CIBC Aeroplan® Visa Infinite Privilege® Card, CIBC Aeroplan® Visa Infinite® Card and CIBC Aerogold® Visa® Card or 1 Aeroplan point for CIBC Aeroplan® Visa® Card and CIBC Aeroplan® Visa® Card for Students on each \$1.00 in purchases (net of and/or less returns) at merchants classified in the Visa network as electric vehicle charging with a merchant category code of MCC 5552. Bonus Aeroplan points offer is only available on the first \$100,000 for CIBC Aeroplan® Visa Infinite Privilege® Card or \$80,000 for CIBC Aeroplan® Visa Infinite® Card and CIBC Aerogold® Visa® Card or \$40,000 for CIBC Aeroplan® Visa® Card and CIBC Aeroplan® Visa® Card for Students in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after which, Aeroplan points are earned at the regular rate on net card purchases. The \$100,000, the \$80,000 and the \$40,000 limit will reset to zero on the day after your December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice. Aeroplan points will be awarded only if your CIBC Aeroplan Visa Infinite Privilege, CIBC Aeroplan Visa Infinite, CIBC Aerogold Visa, CIBC Aeroplan Visa, CIBC Aeroplan Visa Card for Students account is in Good Standing on each monthly statement date (otherwise Aeroplan points earned in the monthly period are cancelled). Aeroplan partners, rules and regulations are subject to change; refer to [aircanada.com/aeroplan](http://aircanada.com/aeroplan).

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